

## Highs and lows (to accompany the Money and Credit Statistical release)

### Lending to individuals - April 2026

Seasonally adjusted; changes/flows, one-month, three-month (annualised), and twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns) Growth rate(%) Number	Last occasion when value was			Series low(a)	Series high(a)				
				Lower	Higher	Same						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	6,227	6,073	Oct 25	8,738	Mar 26	-	-7,315	Apr 20	17,395	Jun 21
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Mar 26	Jan 26	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.6	4.2	Feb 26	4.7	Mar 26	Aug 93	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.0	3.7	Mar 26	4.1	Feb 26	Jan 26	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	4,368	4,327	Oct 25	6,833	Mar 26	-	-1,869	Jul 21	17,088	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	27,473	24,690	Feb 26	28,691	Mar 26	-	4,273	Dec 93	42,425	Jun 21
Repayments	B86L	Jan 99	22,657	19,751	Mar 25	23,579	Mar 25	-	5,325	Jan 99	27,116	Jun 21
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.4	Mar 26	Feb 26	-0.1	Apr 25	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.9	3.5	Feb 26	4.0	Mar 26	Nov 21	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.3	3.0	Mar 26	3.4	Feb 26	Nov 25	0.0	Mar 24	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	29,123	27,058	Feb 26	29,434	Mar 26	-	4,123	Nov 93	32,845	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,945	63,979	Mar 26	66,691	Jan 25	-	9,369	May 20	132,788	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,859	1,654	Dec 25	1,904	Mar 26	-	-7,455	Apr 20	2,263	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	834	675	Mar 26	848	Jan 26	-	-4,935	Apr 20	1,304	Mar 04
Other	B4TU	Apr 93/Q2 87	1,025	915	Dec 25	1,230	Mar 26	-	-2,890	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.7	0.6	Sep 25	0.8	Mar 26	Dec 25	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.6	9.3	Feb 26	10.1	Apr 23	Mar 26	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.8	8.6	Feb 26	8.9	Mar 26	Feb 24	-9.9	Feb 21	17.7	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - April 2026

Seasonally adjusted; changes/flows, twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns) Growth rate(%) Number	Last occasion when value was			Series low(a)	Series high(a)				
				Lower	Higher	Same						
<b>Net finance raised by PNFCs</b>												
Net finance raised	VYVV	Oct 97	5,517	3,654	Mar 26	5,548	Nov 25	-	-10,393	Jul 09	31,019	Mar 20
Equity	ZID5	Jan 03	-1,626	-2,277	Mar 26	252	Nov 25	Feb 25	-4,416	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	-199	-2,536	Mar 26	2,466	Feb 26	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	971	347	Mar 26	1,204	Jan 26	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,430	4,243	Feb 26	9,993	Mar 26	-	-15,542	Jul 09	33,076	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	5,237	4,318	Feb 26	5,854	Mar 26	-	-7,610	Jun 20	33,173	Mar 20
12-month	ZO8K	Apr 12	9.4	8.9	Mar 26	10.4	Aug 20	-	-5.4	Nov 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	4,200	3,729	Feb 26	5,031	Mar 26	-	-17,907	Jun 20	32,407	Mar 20
12-month	ZO8O	Apr 12	12.3	11.7	Mar 26	16.4	Apr 20	Mar 20	-14.3	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	1,038	823	Mar 26	1,202	Jul 25	-	-1,611	Oct 22	17,935	May 20
12-month	ZO8M	Apr 12	4.2	3.7	Mar 26	6.2	Jun 21	-	-5.2	Apr 22	26.3	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	22,652	19,928	Jan 26	23,184	Mar 26	-	7,606	Aug 13	40,218	Mar 20
Repayments	ZM8K	Apr 11	19,240	17,554	Mar 26	19,950	Dec 25	-	8,814	Sep 12	30,680	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	6,341	6,023	Feb 26	6,550	Mar 26	-	2,777	Nov 12	25,040	May 20
Repayments	ZM8C	Apr 11	5,396	5,221	Mar 26	5,431	Feb 26	-	3,333	Mar 13	6,652	Nov 22

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<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - April 2026

Seasonally adjusted; changes/flows, one-month, three-month (annualised), and twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns) Growth rate(%) Number	Last occasion when value was			Series low(a)	Series high(a)				
				Lower	Higher	Same						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	9,194	-7,951	Jan 26	23,226	Mar 26	-	-36,925	Dec 22	73,173	Sep 22
1-month	B68P	Jul 09	0.3	-0.3	Jan 26	0.8	Mar 26	Oct 25	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	6.3	3.9	Mar 26	9.5	Oct 22	Nov 21	-12.0	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.6	4.5	Mar 26	5.0	Dec 25	Apr 22	-4.3	Sep 23	15.2	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	5,782	5,600	Mar 26	6,189	Feb 26	-	-4,572	Mar 23	26,744	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 26	0.5	Nov 25	Mar 26	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.5	3.3	Mar 26	3.9	Jan 26	Jan 25	-0.6	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	3.9	3.8	Mar 26	4.1	Dec 25	Feb 26	0.8	Nov 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-1,197	-4,937	Jan 26	5,192	Mar 26	-	-6,881	Jul 21	26,657	May 20
1-month	VVHN	Oct 97	-0.2	-0.9	Jan 26	0.9	Mar 26	May 23	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	3.7	1.0	Mar 26	6.5	Dec 25	Dec 24	-10.9	Nov 08	84.2	May 20
12-month	VVHQ	Sep 98/Q1 64	2.1	1.6	Mar 26	2.7	Dec 25	-	-5.1	Oct 23	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	4,609	-7,823	Jan 26	12,434	Mar 26	-	-35,287	Dec 22	65,687	Sep 22
1-month	B67P	Jul 09	1.1	-1.9	Jan 26	3.1	Mar 26	Jul 20	-8.5	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	25.7	11.3	Mar 26	54.7	Oct 22	-	-57.1	Dec 22	108.9	Sep 22
12-month	B66Q	Jun 10/Q4 98	12.0	8.8	Feb 26	12.7	Mar 26	-	-23.1	Sep 23	28.7	Sep 22
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	8,086	-1,874	Jan 26	26,571	Mar 26	-	-48,482	Nov 22	81,450	Mar 20
1-month	VQJS	Aug 82	0.2	-0.1	Jan 26	0.8	Mar 26	May 23	-1.6	Nov 22	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	7.0	5.7	Mar 26	9.9	Oct 22	Dec 00	-9.1	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	4.5	4.3	Mar 26	4.6	Dec 25	Aug 17	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	11,635	-2,982	Feb 26	20,822	Mar 26	-	-29,479	Oct 22	52,756	Mar 20
1-month	B66P	Jul 09	0.5	-0.1	Feb 26	0.8	Mar 26	Jan 26	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.8	3.6	Feb 26	6.9	Jan 26	Mar 26	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	6.4	6.0	Mar 26	6.6	Mar 20	-	-2.7	Sep 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	5,009	4,596	Aug 25	6,235	Mar 26	-	-5,606	Apr 20	15,144	Jun 21
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.4	Mar 26	Feb 26	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.0	3.9	Feb 26	5.5	Mar 25	Mar 26	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	3.8	3.5	Mar 26	3.9	Feb 26	Jan 26	0.3	Mar 24	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	4,489	2,558	Feb 26	6,301	Mar 26	-	-7,934	Jul 09	28,050	Mar 20
1-month	VWNR	Oct 97	0.9	0.5	Feb 26	1.2	Mar 26	Nov 25	-1.6	Jul 09	6.8	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	11.1	10.0	Mar 26	14.2	Jul 20	Jan 26	-7.7	Aug 09	44.0	May 20
12-month	VWVU	Sep 98/Q2 64	9.5	9.0	Mar 26	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	2,138	-10,822	Feb 26	8,286	Mar 26	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.7	-3.6	Feb 26	2.8	Mar 26	Aug 25	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-0.6	-7.0	Feb 26	0.6	Mar 26	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	17.2	16.3	Mar 26	19.2	Jan 26	-	-24.6	Sep 23	36.1	Jun 16
<b>M4L</b>												
Changes	VWVL	Oct 97/Q2 63	6,565	5,523	Feb 26	27,195	Mar 26	-	-46,918	Mar 14	66,845	Mar 20
1-month	VWVM	Aug 82	0.2	-0.7	Dec 24	0.9	Mar 26	Feb 26	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.5	5.0	Feb 26	8.0	Mar 26	Aug 25	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	6.5	6.4	Mar 26	6.9	Jun 20	-	-6.6	Aug 12	24.7	Nov 88

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<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.